

# SKI.com Skier Protection Plan



Fresh powder...blue skies...new skis...  
and great accommodations...

It's every skier's dream, right?

But what if there's no snow or the airline loses your skis or you never make it to your destination because your spouse gets sick and you can't travel? If you didn't think about those things - don't worry - we did.

Review Ski.com's Skier Protection Plan for 10 days and if you're not totally satisfied with the coverage, we'll return your premium.



## Description of Benefits

### \$ Trip Cost Protection

**Trip Cancellation**.....Up to Trip Cost\*  
 Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason, such as normal pregnancy, sudden injury/illness, loss of job or other reasons as noted in the Certificate of Insurance.

**Trip Interruption**.....Up to Trip Cost\*  
 Reimburses the unused, non-refundable portion of your trip as well as increased transportation costs if you must interrupt your trip due to a covered reason.

**Travel Delay**.....\$500  
 Receive up to \$150 per day per person to cover additional accommodation and travel expenses due to a Travel Delay of six or more hours.

**Trip Inconvenience**.....\$500  
 A one-time benefit in the event of resort closure due to lack of snow, severe weather or trail conditions, avalanche or natural disaster. For golfers and active vacationers, inability to golf or continue the activity due to injury.

### 🏂 Sporting Protection

**Sports Traveler Benefit**.....\$1,000  
 In the event the trip is cancelled or interrupted due to a covered reason, coverage is provided to cover the costs of non-refundable sports related deposits and payments (such as prepaid lift tickets, greens fees, equipment rentals and lessons).

**Sporting Equipment Coverage**.....\$1,000  
 Provides coverage for specialist sporting equipment due to loss or damage by a common carrier or theft of equipment during the trip.

**Sporting Equipment Rental**.....\$1,000  
 Provides reimbursement of rental costs incurred if sporting equipment is stolen or is lost, damaged or delayed by a common carrier for at least 12 hours.

\*Maximum coverage available is \$30,000.

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# Skier Protection Plan (continued)

This is a brief description of the insurance and assistance benefits provided by this program. Exclusions, conditions and limitations may apply. A complete description of coverage can be found in the Certificate of Insurance. NOTE: There are no age restrictions for this plan.



## Medical Protection

**Emergency Medical and Dental**.....\$10,000

☰ This coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.

**Emergency Medical Transportation**.....\$20,000

Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home.



## Baggage Protection

**Baggage Coverage**.....\$500

☰ Provides benefits for loss, damage or theft of baggage and personal effects.

**Baggage Delay**.....\$200

☰ Covers the reasonable additional purchase of essential items if your baggage is delayed or misdirected by a common carrier for 24 hours or more.



## Assistance Services

**24-Hour Hotline Help**.....Included

Help is just a phone call away with Access America travel protection. A staff of multilingual problem solvers is available to help you with medical, legal or travel-related emergencies.



## Satisfaction Guarantee

Within ten days of purchasing this program, we will process a full refund of premium to you as long as you have not already departed on your trip or filed a claim. No refunds shall be paid to you after ten days of purchasing the program.

You can opt out of the Travel Protection/Insurance if you choose, however, all guests are urged to retain this coverage as an important way to protect their vacation investment and safeguard their vacation.

☰ Insurance coverage is provided under Master Policy form number 52.201 or 52.401 issued by BCS Insurance Company. Access America is a division and service mark of World Access Service Corp.

## Pre-existing Conditions Exclusion & Waiver

Access America defines a pre-existing condition as any injury that occurs before and including the effective date of insurance or any illness that occurs within 120 days before and including the effective date of insurance for which the insured has seen a doctor for treatment or diagnosis or for which symptoms exist that would cause a prudent person to seek diagnosis, care or treatment.

Access America does not cover pre-existing conditions but will waive this exclusion when the following provisions are satisfied:

1. You must insure the full, non-refundable portion of your trip cost within 14 days of initial trip deposit;
2. You must be medically able to travel at the time of your insurance purchase;
3. You have not filed a claim for trip cancellation due to a pre-existing condition within the last 120 days from the effective date of insurance;
4. Your trip cost is \$10,000 or less per covered person; and
5. You must be a resident of the United States.

## General Program Exclusions

In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of:

Intentionally self-inflicted harm, suicide or attempted suicide; Normal pregnancy (unless as specifically covered), fertility treatments, childbirth or elective abortion; Mental or nervous health disorders; Alcohol or substance abuse, or related illnesses; War (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder, or unrest (unless as specifically covered); Participation in professional or amateur sport events (including training); All extreme, high risk sports; Scuba diving (unless as specifically covered); Operating or learning to operate any aircraft as pilot or crew; Nuclear reaction, radiation or radioactive contamination; Natural disasters (unless as specifically covered); Epidemic; Pollution or threat of pollutant release; Any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; or Any expected or foreseeable events.

**CALIFORNIA RESIDENTS:** This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. We are doing business in California as WASC Insurance Agency. CA License # is 0B01400.

**TEXAS RESIDENTS:** Please be advised that this optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage.